# NEWS

For immediate release: November 1, 2005

Contact: Amy Whittington (225) 342-5423 Bobby Clark (225) 342-9892

#### Hurricanes Katrina and Rita

## **IMPORTANT NOTICE**

### **Regarding Insurance Premium Payments**

Emergency Rules issued by the Louisiana Department of Insurance required insurance companies to give policyholders affected by Hurricane Katrina or Hurricane Rita an automatic extension of time to pay their insurance premiums without incurring any late fees, penalties, cancellation or non-renewal.

#### **Hurricane Katrina**

Policyholders affected by **Hurricane Katrina** were allowed to defer insurance premium payments starting on August 26, 2005, the effective date of Governor Blanco's declared State of Emergency, if they resided in one of the following **14 parishes when the storm struck: Jefferson, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Mary, St. Tammany, Tangipahoa, Terrebonne and Washington.** 

#### **Health Insurance Premium Payments**

Policyholders in the 14 above-listed parishes affected by Hurricane Katrina who deferred their health insurance premium payments have until **November 30, 2005** to bring current those premiums or be subject to the cancellation provisions of their policies. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.* 

#### All Other Insurance Premium Payments

Policyholders affected by Hurricane Katrina in Orleans, Plaquemines, St. Bernard and St. Tammany Parishes who deferred their insurance premium payments will have until midnight, December 31,2005 to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies. This includes all deferred premiums and any current premiums that may be due on January 1, 2006. Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.

Policyholders affected by Hurricane Katrina in the remaining parishes of Jefferson, Lafourche, Livingston, St. Charles, St. James, St. John the Baptist, St. Mary, Tangipahoa, Terrebonne and Washington who deferred their insurance premium payments will have until midnight, November 30, 2005 to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies. This includes all deferred premiums and any current premiums that may be due on December 1, 2005. Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.

#### **Hurricane Rita**

Policyholders affected by **Hurricane Rita** were allowed to defer insurance premium payments starting on September 20, 2005, the effective date of Governor Blanco's declared State of Emergency, if they resided in one of the following **12 parishes when the storm struck: Acadia, Allen, Beauregard, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, Lafourche, St. Mary, Terrebonne and Vermilion.** 

#### **Health Insurance Premium Payments**

Policyholders in the 12 above-listed parishes affected by Hurricane Rita who deferred their health insurance premium payments have until **November 30, 2005** to bring current those premiums or be subject to the cancellation provisions of their policies. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment informtion.* 

#### All Other Insurance Premium Payments

Policyholders affected by **Hurricane Rita in Calcasieu**, **Cameron and Vermilion Parishes** who deferred their insurance premium payments will have until **midnight**, **December 31,2005** to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies. This includes all deferred premiums and any current premiums that may be due on January 1,2006. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment informtion.* 

Policyholders affected by Hurricane Rita in the remaining parishes of Acadia, Allen, Beauregard, Iberia, Jefferson Davis, Lafayette, Lafourche, St. Mary and Terrebonne who deferred their insurance premium payments will have until midnight, November 30, 2005 to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies. This includes all deferred premiums and any current premiums that may be due on December 1, 2005. Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment informtion.

Commissioner of Insurance Robert Wooley reminds consumers that insurance companies cannot charge any late fees, penalties or interest for payments deferred during the dates referenced above. To view the Emergency Rules, please visit the Department's Web site at www.ldi.state.la.us.